

SUBSTITUTION OF TRUSTEE

WHEREAS, on July 25, 1988, Steven G. McNeil and wife, Dawn M. McNeil executed a deed of trust to James M. Glenn, III, Trustee for the benefit of City Federal Savings Bank, which deed of trust is recorded in Deed of Trust Book 444* at Page 631 in the office the Chancery Clerk *re-recorded in Book 466 at page 229 of the County of DeSoto, State of Mississippi pertaining to the following described property situated in said County and State, to-wit:

SEE ATTACHED EXHIBIT "A"

WHEREAS, the aforesaid deed of trust was assigned to Midfirst Bank by instrument dated November 2, 1996 and recorded in the office of the aforesaid Chancery Clerk in Book 889 at Page 224; and

WHEREAS, under the terms of said deed of trust, the beneficiary or any subsequent holder of the note secured by said deed of trust is authorized and empowered to appoint and substitute another trustee in the place and stead of the trustee named therein, at any time by writing duly signed and acknowledged and recorded in the County in which the premises are located; and

WHEREAS, said Midfirst Bank, is the holder of the note secured by the aforesaid deed of trust and now desires to substitute John C. Underwood, Jr., of Jackson, Mississippi, in the place and stead of the said original trustee named in the original deed of trust or any subsequently appointed substitute trustee; and

NOW THEREFORE, Midfirst Bank, does hereby appoint and substitute John C. Underwood, Jr., as Trustee in said deed of trust in the place and stead of the said original trustee or any subsequently appointed substitute trustee.

1st recording in Book 444 at page 631
2nd recording in Book 466 at page 229

STATE MS. DE SOTO CO. *W*
MAR 27 2 00 PM '98

STATE MS. DE SOTO CO. *W*
MAR 27 2 01 PM '98

BK 983 PG 364
W.E. DAVIS CH. CLK.

BK 983 PG 364
W.E. DAVIS CH. CLK.

WITNESS THE SIGNATURE of Midfirst Bank , acting by and through its duly
authorized officer, this the 9th day of March, 19 98.

Midfirst Bank

BY: Caroline W. Reaves

Vice President **PRESIDENT**

ATTEST: Leslie L. Duren
LESIE L. DUREN Asst. Secretary.

STATE OF OKLAHOMA

COUNTY OF CLEVELAND

Personally appeared before me, the undersigned authority in and for the County
and State aforesaid, the within named Caroline W. Reaves and
LESIE L. DUREN, known to me to be the Vice President and
Asst. Secretary, respectively of the said Midfirst Bank, who acknowledged
to and before me that he/she/they signed and delivered the foregoing instrument in writing
on the day and year therein mentioned, for and on behalf of the said corporation, after
having been the first duly authorized so to do.

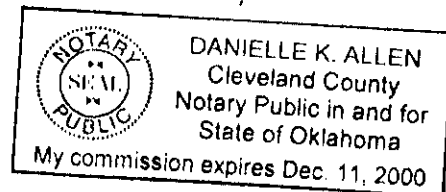
GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE, this, the
9th day of March, 19 98

Danielle K. Allen
NOTARY PUBLIC

My commission expires:

Danielle K. Allen
Expiration Date: 12/11/00

Prepared by:
Underwood Law Firm
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Jackson, MS 39226
(601)981-7773



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Exhibit "A"

Lot 436, Section "B", South One-half and Section East of Cow Pen Creek, DeSoto Village Subdivision, in Section 34, Township 1 South, Range 8 West, as shown on plat of record in Plat Book 8, Pages 16-21, in the office of the Chancery Clerk of DeSoto County, Mississippi.